

Report No. 331
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2004
(In thousands of Dollars)

Assets	87 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$292,597	(\$25)	\$181,896	\$474,468	
Interest-bearing balances	\$46,643	\$983	\$2,277	\$49,903	
Securities	\$1,544,749	\$872	\$231,276	\$1,776,897	
Federal funds sold and securities purchased/agreements to sell	\$189,221		\$122,230	\$311,451	
Loans & lease financing receivables:					
Loans & leases held for sale	\$14,226			\$14,226	
Loans & leases net of unearned income	\$5,622,183		\$1,456,256	\$7,078,439	
Less: Allowance for loan & lease losses	<u>\$85,437</u>		<u>\$25,927</u>	<u>\$111,364</u>	
Loans & leases, unearned income, allowances & reserve	\$5,536,746		\$1,430,329	\$6,967,075	
Trading Assets		\$284		\$284	
Premises & fixed assets (including capitalized leases)	\$131,400	\$67	\$2,043	\$133,510	
Other real estate owned	\$4,638		\$534	\$5,172	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,922			\$1,922	
Intangible assets	\$34,219	\$33	\$226	\$34,478	
Goodwill	\$23,798			\$23,798	
Other Intangible assets	\$10,421	\$33	\$226	\$10,680	
Other assets	<u>\$184,776</u>	<u>\$27</u>	<u>\$43,714</u>	<u>\$228,517</u>	
Total Assets	<u>\$7,981,137</u>	<u>\$2,241</u>	<u>\$2,014,525</u>	<u>\$9,997,903</u>	
Liabilities					
Deposits:					
In domestic offices	\$6,670,308		\$1,198,588	\$7,868,896	
Noninterest-bearing	\$903,941		\$208,279	\$1,112,220	
Interest-bearing	<u>\$5,766,367</u>		<u>\$990,309</u>	<u>\$6,756,676</u>	
Federal funds purch & secur sold under agreements to repurchase	\$111,684		\$201,959	\$313,643	
Trading Liabilities					
Other borrowed money	\$376,045		\$436,593	\$812,638	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$61,101</u>	<u>\$100</u>	<u>\$24,609</u>	<u>\$85,810</u>	
Total Liabilities	\$7,219,138	\$100	\$1,861,749	\$9,080,987	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,211	\$662	\$2,000	\$38,873	
Surplus	\$392,446	\$663	\$42,000	\$435,109	
Retained earnings	\$332,454	\$816	\$110,947	\$444,217	
Accumulated other comprehensive income	\$388		(\$2,171)	(\$1,783)	
Other equity capital components					
Total Equity Capital	<u>\$761,999</u>	<u>\$2,141</u>	<u>\$152,776</u>	<u>\$916,916</u>	
Total Liabilities and Equity Capital	<u>\$7,981,137</u>	<u>\$2,241</u>	<u>\$2,014,525</u>	<u>\$9,997,903</u>	
Average Ratios of State Banking Institutions	12/31/2004	9/30/2004	6/30/2004	3/31/2004	12/31/2003
Total Capital/Reserves to Total Assets	10.12%	10.14%	10.09%	10.05%	10.06%
Total Capital to Total Deposits	11.42%	11.93%	11.51%	11.57%	11.59%
Total Loans to Total Assets	69.70%	71.38%	70.35%	68.75%	67.44%
Loan Valuation Res to Total Loans (Gross)	1.52%	1.51%	1.55%	1.65%	1.62%
Total Loans to Total Deposits	84.29%	89.04%	86.86%	80.21%	81.47%
Return on Assets (Annualized)	1.15%	1.21%	1.19%	1.16%	1.14%
Increase in Deposits 12-31-03 to 12-31-04	8.02%				
Increase in Loans 12-31-03 to 12-31-04	11.76%				
Increase in Total Assets 12-31-03 to 12-31-04	8.17%				